

**UNITED STATES BANKRUPTCY COURT**  
FOR THE CENTRAL DISTRICT OF CALIFORNIA  
LOS ANGELES DIVISION

In re: Edmond Chouteau Case No. 2:22-bk-12229-WB

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Lakeview Loan Servicing, LLC

Name of Transferee

Lakeview Loan Servicing, LLC

Name of Transferor

Name and Address where notices to  
transferee should be sent:

**M & T Bank**  
**Bankruptcy Department**  
**P.O. Box 840**  
**Buffalo, NY 14240-0810**

Court Claim # (if known): 16-1

Amount of Claim: \$476,795.29

Date Claim Filed: 06/29/2022

Phone: 1-888-668-5353  
Last Four Digits of Acct # 0467

Phone: 800-968-7700  
Last Four Digits of Acct # 0890

Name and Address where transferee payments  
should be sent (if different from above):

**M & T Bank**  
**Bankruptcy Department**  
**P.O. Box 1288**  
**Attn: Payment Processing**  
**Buffalo, NY 14240-1288**

Phone: 1-888-668-5353  
Last Four Digits of Acct #: 0467

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Mukta Suri  
Authorized Agent for Transferee

Date: 04/28/2025

In Re: Edmond Chouteau Bankruptcy Case No.: 2:22-bk-12229-WB

Chapter: 13

Judge: Julia W Brand

### CERTIFICATE OF SERVICE

I, Mukta Suri, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer Of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Edmond Chouteau  
5752 Chesley Avenue  
Los Angeles, CA 90043

Benjamin Heston  
100 Bayview Circle, Suite 100  
Newport Beach, CA 92660  
*(served via ECF Notification)*

Nancy K Curry (TR), Trustee  
1000 Wilshire Blvd.  
Suite 870  
Los Angeles, CA 90017  
*(served via ECF Notification)*

United States Trustee (LA)  
915 Wilshire Blvd, Suite 1850  
Los Angeles, CA 90017  
*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/28/2025 By: /s/Mukta Suri  
(date) Mukta Suri  
Authorized Agent for Transferee

P.O. Box 619063, Dallas, TX 75261-9063

EDMOND CHOUTEAU  
TESHA CHOUTEAU  
5752 CHESLEY AVE  
LOS ANGELES CA 90043-2424



January 23, 2025

Your Flagstar Bank account number was [REDACTED]

Your new M&T account number is [REDACTED]

Error Resolution and Information Requests must be mailed to M&T Bank, P.O. Box 62986 Baltimore, MD 21264-2986

#### **NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

We are writing to advise you that the servicing of your mortgage loan, that is, the day to day handling of your mortgage loan, is being assigned, sold or transferred from Flagstar Bank, on behalf of Lakeview Loan Servicing, LLC to M&T Bank on behalf of Lakeview Loan Servicing, LLC effective February 4, 2025.

The assignment, sale, or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer (Flagstar) send you this notice at least 15 days before the effective date of transfer. Your new servicer must also send you this notice no later than 15 days after this effective date.

Your present servicer is Flagstar Bank. Their mailing address is: Flagstar Bank, Customer Service Department, E-115-3, 5151 Corporate Drive, Troy, MI 48098-2639. If you have any questions relating to the transfer of servicing from your present servicer, please contact their Customer Service Department toll-free at 1-800-968-7700, Monday - Friday 7:30am - 8pm ET and Saturday 7:30am - 4pm ET.

Your new servicer is M&T Bank. Our mailing address is: P.O. Box 1288, Buffalo, NY 14240-1288. If you have any questions relating to the transfer of servicing to your new servicer, please contact our Customer Service Department toll-free number at 1-888-668-5353, Monday - Friday 8:30am - 9pm ET.

**Flagstar Bank will stop accepting payments February 3, 2025. M&T Bank will begin accepting payments effective February 4, 2025.**

If you currently have optional insurance coverage, this coverage will **NOT** transfer. If you would like to continue coverage, contact your insurance carrier to discuss options to pay them directly for this product.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60 day period beginning on the effective date of transfer of the servicing of any mortgage loan, if the transferor servicer (rather than the transferee servicer that should properly receive payment on the loan) receives payment on or before the applicable due date (including any grace period allowed under the mortgage loan instruments), a payment may not be treated as late for any purpose.

#### Partial Payments

Your lender:

- ☐ May accept payments that are less than the full amount due (partial payments) and apply them to the loan.
- ☒ May hold them in a separate account until the rest of the payment is made, and then apply the full payment to the loan.
- ☐ Does not accept partial payments.

If this loan is sold, your new lender may have a different policy.

In order to request relief under the Servicemember's Civil Relief Act (SCRA) from loans with interest rates above 6%, a servicemember or spouse, or both, must provide a written request to the lender, together with a copy of servicemember's military orders. Please send to the following address: M&T Bank, Attn: SCRA Servicing, P.O. Box 900, Millsboro, DE 19966. To reach M&T's Military Assistance team for more information please call 1-855-350-SCRA (7272) toll-free or email [scraservicing@mtb.com](mailto:scraservicing@mtb.com).

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.**



FACTS

WHAT DOES LAKEVIEW DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <input type="checkbox"/> Social Security number and income <input type="checkbox"/> Account balances and payment history <input type="checkbox"/> Credit history and credit scores	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lakeview Loan Servicing, LLC ("Lakeview") chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Lakeview share?	Can you limit this sharing?
For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes--- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes--- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes--- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"><li>Call 1.844.838.4322 – our menu will prompt you through your choice(s)</li><li>Visit us online: <a href="https://lakeview.com/privacy-opt-out/">https://lakeview.com/privacy-opt-out/</a> or</li><li>Mail the form below</li></ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
	<b>Questions?</b> Call 1.844.838.4322 or go to <a href="https://lakeview.com/privacy-opt-out/">https://lakeview.com/privacy-opt-out/</a>

Mail-in Form

	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address	
	City, State, Zip	
	Account #	

**Mail to:**  
Lakeview Loan Servicing, LLC  
Attention: Compliance Dept (Opt-out Process)  
4425 Ponce de Leon Boulevard, MS 5-251  
Coral Gables, Florida 33146

Who we are

Who is providing this notice?	Lakeview Loan Servicing, LLC
What we do	
How does Lakeview protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Lakeview collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li><input type="checkbox"/> pay your bills or apply for a loan</li><li><input type="checkbox"/> give us your income information or provide employment information</li><li><input type="checkbox"/> give us your employment history</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li><input type="checkbox"/> sharing for affiliates' everyday purposes – information about your creditworthiness</li><li><input type="checkbox"/> affiliates from using your information to market to you</li><li><input type="checkbox"/> sharing for non-affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li><input type="checkbox"/> <i>Our affiliates include financial companies such as Lakeview Community Capital, LLC, Lakeview Household Insurance Solutions, LLC, LKV Realty, LLC, LKV Holdings, LLC, FFS Holdings, LLC, Fastlane Financial Solutions, LLC, Fastlane Technology Solutions, LLC, Fastlane Lending Solutions, LLC, and nonfinancial companies such as Great Day Improvements, LLC.</i></li></ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li><input type="checkbox"/> <i>Non-affiliates we share with can include mortgage companies, banks, insurance companies and non-profit organizations.</i></li></ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li><input type="checkbox"/> <i>Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.</i></li></ul>

Other important information

**Special Notice to Nevada Customers:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit our sharing* section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St, Suite 3900, Las Vegas, NV 89101; Phone number 702.486.3132; email: [AGINFO@ag.state.nv.us](mailto:AGINFO@ag.state.nv.us)  
Lakeview Loan Servicing, LLC, Attention: Compliance Dept (Opt-out Process), 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146; Phone number: 1.844.838.4322; Email: [IssueResolutions@lakeviewloanservicing.com](mailto:IssueResolutions@lakeviewloanservicing.com).

**Special Notice for Vermont Customers:** If our records indicate that you are a resident of Vermont, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies, please call 844.838.4322.

**Special Notice for California Residents:** In order to comply with California law, the following applies if your account has a California mailing address.

**Restrict Nonpublic Personal Information Shared with Non-affiliated Third Parties**  
Even if you do not make the privacy choice set above, we will not share information that we have about you with non-affiliated third parties, except for Everyday Business Purposes (defined below). For purposes of this notice, "Everyday Business Purposes" means any of the purposes set forth in Cal. Fin. Code § 4056, including but not limited to:

- (1) When personal information is necessary to effect, administer, or enforce a transaction requested or authorized by you, or in connection with servicing or processing a financial product or service requested or authorized by you, or in connection with maintaining or servicing your account with us, or with another entity as part of a private label credit card program or other extension of credit on behalf of that entity, or in connection with a proposed or actual securitization or secondary market sale, including sales of servicing rights, or similar transactions related to a transaction of the consumer.
- (2) When your personal information is released with your consent or at your direction; and/or

- (3) When your personal information is released to:
- a. Protect the confidentiality or security of your records with us; and/or

b. Protect against fraud, identity theft, unauthorized transactions, claims, or other liability.

**Restrict Nonpublic Personal Information Shared with Lakeview Family**

We will not share nonpublic personal information about you within our family of companies other than for our Everyday Business Purposes unless we first provide you with further privacy choices.

**Restrict Nonpublic Personal Information Shared with Joint Marketing Partners**

We will not share information about you with joint marketing partners unless we first provided you with further privacy choices.

**Special Notice to North Dakota Customers:** Pursuant to state law, we will only share information with our affiliates, non-affiliates and third parties as required or permitted by law, or if you give us permission.

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AFFILIATED BUSINESS DISCLOSURE STATEMENT

To: Edmond Chouteau and Tesha Chouteau

Date: January 23, 2025

From: Lakeview Loan Servicing, LLC

Property: 5752 CHESLEY AVE  
LOS ANGELES CA 90043

This is to give you notice that Lakeview Loan Servicing, LLC ("Lakeview") has a business relationship with LKV Realty, LLC, and Lakeview Household Insurance Solutions, LLC. Specifically, Lakeview and each of these companies are affiliates because Lakeview and each of these companies are 100% owned by a common holding company. Because of this affiliate relationship, use of LKV Realty, LLC and Lakeview Household Insurance Solutions, LLC may provide a direct or indirect financial or other benefit to Lakeview.

Set forth below are the types of settlement services offered by these affiliated companies and the estimated charges or range of charges for such settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of any loan on, or purchase, sale, or refinance of, the subject property or any other property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
Lakeview Household Insurance Solutions, LLC (property/casualty hazard insurance services)	Homeowner's/Hazard Insurance (annual premium): Estimated .2%-2.5% of purchase price or property coverage amounts. Flood Insurance Estimated: .1%-.5% of the purchase price or property coverage amounts. Rates may vary based on policy type, carrier, coverage limits/enhancements, deductibles, the size, location and cost of your home, and other factors.
LKV Realty, LLC (providing real estate brokerage services)	No direct charge to customer. (LKV Realty fee paid out of real estate commission upon sale, which commission can range from 5-6% of sale price, depending upon location and other factors. LKV Realty fee can range from 0 to 6% of such commission.)

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that Lakeview is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

Signature

Signature

NOTE:  
After reading this disclosure, please retain this document or a copy for your records.



FACTS	WHAT DO M&T BANK CORPORATION AND WILMINGTON TRUST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this Notice carefully to understand what we do.
What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Credit history and credit scores</li><li>• Account balances, transaction history, payment history and assets</li><li>• Investment experience</li></ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M&T Bank Corporation and Wilmington Trust choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do M&T Bank Corporation and Wilmington Trust share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>For customers of M&amp;T Bank Corporation, call toll-free 1-800-785-3162. This number is also available to hearing impaired customers through a relay service. Our menu will prompt you through your choices. Or visit us online at <a href="https://mtb.com/privacyoptout">mtb.com/privacyoptout</a>.</p> <p>For customers of Wilmington Trust, contact your relationship manager or call toll-free 1-866-771-7777.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this Notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this Notice. However, you can contact us at any time at the numbers listed above to limit our sharing.</p>
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Questions	<p>For customers of M&amp;T Bank Corporation, call toll-free 1-800-724-2440, or go to <a href="https://mtb.com">mtb.com</a>.</p> <p>For customers of Wilmington Trust, contact your relationship manager, or call toll-free 1-866-771-7777.</p>
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Who we are	
Who is providing this Notice?	This Notice is being provided by M&T Bank Corporation; Wilmington Trust Investment Advisors, Inc.; Wilmington Trust Investment Management, LLC; Wilmington Trust Company; Wilmington Trust SP Services, Inc.; Wilmington Trust 1031 Exchange LLC; Wilmington Trust, N.A.; and People's United Advisors. <i>Wilmington Funds Management Corp. has separate sharing practices and is not covered in this Notice.</i>

What we do	
How do M&T Bank Corporation and Wilmington Trust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do M&T Bank Corporation and Wilmington Trust collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an account or deposit money</li><li>• Pay your bills or apply for a loan</li><li>• Use your credit card or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Our affiliates include companies with an M&amp;T or Wilmington name and financial companies such as Lafayette Settlement Services, Inc.</i></li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Nonaffiliates we share with can include companies that perform services on our behalf.</i></li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners can include financial product or service marketing companies and financial institutions such as LPL Financial LLC.</i></li></ul>

Other important information	
<ul style="list-style-type: none"><li>• <b>For Vermont residents only.</b> We automatically treat you as having opted-out of allowing us to share with our affiliates: (a) information about your creditworthiness for affiliates' everyday business purposes, unless you authorize broader sharing, and (b) your personal information to market to you, except as permitted by Vermont law or as authorized by you. For joint marketing with other financial companies, we will only share your name, contact, transaction, and customer experience information, unless you authorize broader sharing.</li><li>• <b>For Nevada residents only.</b> If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling us at the appropriate toll-free number in the "To limit our sharing" section of this Notice. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101. Telephone: 702-486-3132; Email: BCPINFO@ag.state.nv.us.</li><li>• <b>For California residents only.</b> Effective January 1, 2020, the privacy law that applies to California consumers who receive this notice is the Gramm-Leach-Bliley Act rather than the California Consumer Privacy Act.</li><li>• <b>Do Not Call Policy.</b> This Notice is the M&amp;T Bank Corporation and Wilmington Trust Do Not Call Policy under the Telephone Consumer Protection Act. No telemarketing calls will be made to residential or cell phone numbers on a Do Not Call list and requests to be added to an internal Do Not Call list will be honored within 30 days from the date of request.</li></ul> <p><i>This Notice is not directed to individuals located in the European Union or the United Kingdom.</i></p>	

**Servicemembers Civil Relief  
Act Notice Disclosure**

**U.S. Department of Housing  
and Urban Development  
Office of Housing**

**OMB Approval** [REDACTED]  
**Exp 11/30/2024**

**Legal Rights and Protections under the SCRA**

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

**Who May Be Entitled to Legal Protections Under the SCRA?**

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

**What Legal Protections Are Servicemembers Entitled To Under the SCRA?**

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

**How Does A Servicemember or Dependent Request Relief Under the SCRA?**

- In order to request relief under the SCRA from loans with interest rates above 6%, a servicemember or spouse must provide a written request to the lender, together with a copy of servicemember’s military orders.  
  
M&T Bank  
Attn: SCRA Servicing  
P.O. Box 900  
Millsboro, DE 19966
- To reach M&T’s SCRA servicing team for more information please call 1- 855-350-SCRA (7272) Toll Free/or email [scraservicing@mtb.com](mailto:scraservicing@mtb.com)
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

**How Does a Servicemember or Dependent Obtain Information about the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.militaryonesource.mil/legal](http://www.militaryonesource.mil/legal) or call 1-800- 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form [REDACTED]  
(6/2017)

